entation in the management of public sector enterprises; permission to PSUs to form joint ventures abroad and to raise fresh equity from the market and bringing the sick PSUs under the purview of the Sick Industrial Companies Act (SICA). The prevailing work culture in the public sector needs to be overhauled so as to ensure managerial autonomy and accountabilities and greater participation of workers in the development processes of the public sector.

UNSECURED ADVANCES/LOANS BY COMMERCIAL BANKS

2611. SHRI BHUPINDER SINGH MANN : Will the Minister of FINANCE be pleased to state :

(a) whether according to Reserve Bank of India instructions unsecured advances/loans by the commercial banks are liable to be charged with a warranty (guarantee) fee to cover the cost of premium paid by the banks whereas in the case of secured loans (agricultural loans) no warranty fee is allowed to be charged;

(b) if so, whether it is a fact that despite the exemption of warranty fee all the commercial banks have charged crores of rupees from the farmers throughout the country in the past and still continuing with the illegal and unjust practice;

(c) whether Government propose to curb this malpractices and take steps for refund of wrongly charged amount; and

(d) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) : (a) and (b) Reserve Bank of India (RBI) instructions on charging of guarantee fees are as follows :—

(1) The premium payable to DICGC on advances granted to the "Weaker Sections" in the priority sector should be borne by the banks and should not be recovered from the borrowers. The weaker sections comprises of :

(i) Small and marginal farmers with land holdings of 5 acres or less, landless labourers, tenant framers & share-croppers.

(ii) Artisans, Village and Cottage industries where individual credit requirements do not exceed Rs. 25,000/-.

(iii) IRDP beneficiaries.

(iv) Scheduled Castes and Scheduled Tribes.

(v) Beneficiaries under DRI Scheme.

(2) In the case of advances where the banks charge interest of 15 percent (excluding interest tax) or more the banks will have to absorb the guarantee fees.

(2) In all other cases the banks should ensure that the lending rate as stipulated together with the guarantee fee, irrespective of whether it is levied separately or not, does no exceed 15 percent.

(c) and (d) Any non-compliance with the above instructions brought to the notice of the RBI/Government is taken up with the concerned banks.

DACOITIES IN NATIONALISED BANKS

2612. DR. SANJAYA SINGH : Will the Minister of FINANCE be pleased to state :

(a) what is the number of dacoition that took place in Nationalised Banks during the last two years alongwith the details of losses suffered by each bank durng that period;

(b) whether it is a fact that the guards posted in the Nationalised Banks are provided with outdated weapons and as a result thereof the dacoits commit robbery with any amount of resistance from the guards;

(c) if so, what are the reasons for not providing them with effective arms like revolver/pistol, and

(d) by when such arms are proposed to be provided ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) : (a) Year-wise and bank-wise number of bank robberies/dacoities which took place in public sector banks during the years 1992 and 1993 (upto 30th September) and amount involved as reported by Reserve Bank of India is given in the Statement (*See* below). The amount involved in bank robberies/dacoities does not necessarily represent actual losses which the banks may have to ultimately suffer as the amount involved is sometimes recovered by the Police. The banks also take insurance policy to cover such losses.

(b) to (d) At present bank Armed Guards are provided with DBBL guns and Police Armed Guards deployed for bank security are provided with 303 riffes. It has been decided to replace existing weapons supplied to bank guards with 12 Bore Pump Action Shot Guns.

STATEMENT

The Number of Bank Robberies/Dacoities which took place in Public Sector Banks during the years 1992 and 1993

Sl. No.	Name of the Bank	1992		1993	
		No. of cases	Amount involved (Rs. in lakhs)	No. of cases	Amount involved (Rs. in lakhs)
1	2	3	4	5	6
1.	Allahabad Bank	6	3.81	4	6.06
2.	Andhra Bank	1	0.45	..	..
3.	Bank of Baroda	..	..	1	2.00
4.	Bank of India	13	23.33	6	9.27
5.	Canara Bank	2	6.23	1	14.23
6.	Central Bank of India	5	2.02	2	0.16
7.	Corporation Bank	..	..	1	1.10
8.	Indian Overseas Bank	2	13.54	1	0.71
9.	New Bank of India	1	13.00	..	..
10.	Oriental Bank of Commerce	1	Negligible (Rs. 178/-)	..	..
11.	Punjab & Sind Bank	..	..	1	49.00
12.	Punjab National Bank	14	22.21	12	12.22
13.	State Bank of Hyderabad	..	..	4	0.20
14.	State Bank of India	16	37.07	13	23.74

1	2	3	4	5	6
15.	State Bank of Indore	..	..	1	3.26
16.	State Bank of Patiala	1	1.60	..	..
17.	State Bank of Saurashtra	..	..	1	0.11
18.	Syndicate Bank	..	..	1	1.00
19.	UCO Bank	10	9.59	8	108.21
20.	Union Bank of India	1	2.23	4	6.07
21.	United Bank of India	10	22.05	4	8.51
22.	Vijaya Bank	3	43.24	..	..
	TOTAL	86	200.37	65	245.85

Data Provisional.

IMPORT OF GOLF EQUIPMENTS

2613. SHRIMATI KAMLA SINHA : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that no golf equipment is manufactured in India and all golf equipment and balls have to be imported;

(b) whether such imports are allowed only by actual users on a payment of 100 per cent duty;

(c) if so, whether such a prohibibitive duty is not a disincentive to players in India; and

(d) if so, what steps Government propose to take to permit free import of golf equipments ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHNDRASHEKHAR MURTHY) :

(a) Yes, Madam.

(b) and (c) As per the current EXIM Policy, import of golf clubs and balls is permitted only for specified classes of importers such as the Sports Authority of India, the Directorates of Sports of States|UTs, the Sports Control Boards|Federations|Associations, the Indian Golf Union or eminent sportspersons. The imports of such goods are subject to actual user condition.

As regards rates of duty, Government have already provided various schemes of duty exemptions to various classes of importers eligible to import the said goods. For instance, imports of golf clubs and balls by a renowned player attract 60 per cent duty and imports by specified importers under recommendation from the Director General of Tourism attract 30 per cent duty. Imports of golf clubs and balls by a National Sports Federation for use in competitions, imports by eminent sports persons for training and imports certified by the apex body in relation to golf, as for use in championship|competition are completely exemped from duties under various exemption notifications. For persons who are not entitled to avail of the aforesaid exemptions, the rate of duty on golf clubs and balls imported as a part of baggage is 100 per cent advalorem. For imports otherwise than as a baggage the general rate of duty is 85 per cent advalorem.

(d) As regards duty free import of golf equipment, it is not possible to offer any comments, on account of ensuing budget.